


September 20, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Ste. 2300
San Francisco, CA 95105

rec'd
9/26/2005
FDR - SFRO


Re: Wal-Mart in the Banking Business

Dear Mr. Carter,

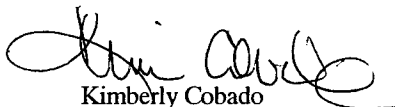
I am writing to you on a personal level regarding the news that Wal-Mart is trying to get into the banking business. I currently work for a community bank in Western New York. I am very proud to say that the staff at each of our 7 locations call 95% of our customers by their first name. We know about their children, grandchildren and families. They are more to us than just an account number, they are our friends. Our children go to school together and we as adults go to various functions in the community together. That's what makes a 'Community Bank'.

Why give Wal-Mart the chance to provide poor customer service in a financial institution setting? Have you ever been in a Wal-Mart? The customer service is horrendous. Line after line, messy shelves, etc. and no employees to help out. Maybe if they treated their employees better, say maybe give them a lunch break (ie: California employees charging Wal-Mart over 2 million dollars in back pay for no lunch breaks).

I try to provide a good life for my children by working full-time. My position at the bank is very important to my family and me. If Wal-Mart is allowed to take over in communities in more than retail, I fear the hard working people that make up those communities will suffer because of it by possibly having their jobs downsized.

Thank you for your consideration in this matter.

Sincerely,


Kimberly Cobado

Buffalo New York